AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-21. (Cancelled)

22. (Withdrawn)   A method for reporting financial instrument non-compliance in financial transactions, the method comprising:

>   obtaining a digitized image of a financial instrument authorized to be received by a person incident to a financial transaction who failed to report the financial instrument as being non-compliant with a predetermined objective standard;

>   analyzing, by a human reviewer, the obtained image against the predetermined objective standard to determine non-compliance therewith; and

>   reporting any said non-compliance.

23. (Withdrawn)   The method as described in Claim 22 wherein the analyzing step further comprises determining that a value represented by a single image exceed a per-transaction threshold amount.

24. (Withdrawn)   The method as described in Claim 22, wherein:

>   said obtaining further comprises obtaining a plurality of said digitized images of a plurality of said financial instruments each being authorized to be received by a person incident to a financial transaction;

>   the method further comprising forming a set of said obtained images, wherein each member of the set corresponds the same said person authorizing the receipt of a plurality of said financial transactions from a single customer that were executed within a predetermined

period of time at the same facility for a total value of said financial transactions that exceeds a predetermined amount.

25. (Withdrawn)   The method as described in Claim 24, wherein the predetermined period of time is one (1) calendar day.

26. (New)   A method for analyzing financial instruments, comprising

transmitting the financial instruments to a clearing entity;

receiving digitized images of the financial instruments and instructions from the clearing entity;

determining if the instructions comprise a request for further review of the financial instruments;

if instructions comprise a request, assigning review of the digitized images to a reviewer workstation;

receiving analysis of the financial instruments from the reviewer workstation, the analysis comprising a determination of whether the financial instruments represent a plurality of consecutive high-value purchases that exceed a threshold amount; and

generating a report if the determination is positive.

27. (New)   The method of Claim 26, wherein the analysis comprises a determination of whether the financial instruments originated from different financial institutions within the same geographic area.

28. (New)   The method of Claim 26, wherein the analysis comprises a determination of whether a plurality of the financial instruments bear no payees.

29. (New)   The method of Claim 26, wherein the analysis comprises a determination of whether the financial instruments bear no endorsers.

30. (New)   The method of claim 26, wherein the analysis comprises a determination of whether a plurality of the financial instruments bear similar handwriting but were deposited into more than one bank account.

31. (New)   The method of claim 26, wherein a purchaser of the financial instruments has the same identifying information.

32. (New)   The method of Claim 31, wherein the analysis comprises a determination of whether the purchaser repeatedly purchased a plurality of the financial instruments.

33. (New)   A method for analyzing a purchase of a financial instrument, the method comprising:

> obtaining identity information identifying a customer who is a purchaser of a first financial instrument;
>
> detecting at least one second financial instrument purchased on the same day as the first financial instrument by a purchaser having the same identity information as the customer;
>
> determining a total dollar value by adding a value of the first financial instrument to a sum of dollar values of the at least one second financial instrument;
>
> storing the identity information if the total dollar value is equal to or above a first threshold amount; and
>
> generating a report if the total dollar value is equal to or above a second threshold amount.

34. (New)   The method of claim 33, further comprising determining the first threshold amount based on a minimum dollar amount set by an Act of Congress.

35. (New)   The method of claim 33, further comprising determining the second threshold amount based on a minimum dollar amount set by an Act of Congress.

36. (New)   The method of claim 33, further comprising:

> analyzing terms of the first financial instrument and the at least one second financial instrument, the analyzing comprising determining whether the first financial instrument and the at least one second

financial instrument comprise terms that indicate money laundering activities;

generating a report if the total dollar value is equal to or above a third threshold amount and the determination is positive.

37. (New)   The method of claim 36, further comprising determining the third threshold amount based on a minimum dollar amount set by an Act of Congress.

38. (New)   The method of claim 33, wherein analyzing comprises determining whether the customer purchased the first financial instrument or the at least one second financial instrument for a dollar value that is less than the second threshold amount after the customer was informed that there is a requirement to complete a form reporting a purchase of a financial instrument if the dollar value of the financial instrument is over the second threshold amount.

39. (New)   The method of claim 33, wherein generating a report comprises:

storing a file having predefined fill fields;

merging the predefined fill fields with respective information about the customer and the terms of the first financial instrument.

40. (New)   A method for detecting suspicious transactions, the method comprising:

storing a file having predefined fill fields;

obtaining terms of a financial transaction, the terms comprising identity information identifying a first customer who is a purchaser of a financial instrument in the financial transaction;

comparing the terms of the financial transaction to a first criteria indicative of suspicious activities;

if the first criteria are satisfied, merging predefined fill fields with respective terms of the financial transaction; and

generating a report comprising the fill fields and the terms.

41. (New)   The method of Claim 40, wherein the first criteria comprise criteria to determine if the customer repeatedly purchased a plurality of financial instruments.

42. (New)   The method of Claim 40, wherein the first criteria comprise criteria to identify a second customer associated with the first customer to purchase a plurality of financial instruments, and a total dollar value of the plurality of financial instruments is greater than a threshold amount.